

EXHIBIT B

**REDACTED VERSION
OF DOCUMENT TO BE SEALED**

August 13, 2024

The Honorable Linda V. Parker
United States District Court
231 W. Lafayette Blvd, Suite 204
Detroit, Michigan 48226

Dear Judge Parker,

I write this letter to you as a devastated and humbled woman, mother, and daughter. As you consider my sentence, I would like to tell you something about myself, and how it is that I came to make the misguided, life-changing mistakes that have brought me to your court, what I have done to mitigate the harm I caused, and my plan for moving forward with my life.

My Personal Background

I have tried to live a good life during my 41 years. My parents raised me in the city of Wuhan, China. I grew up in a working class family and remember my parents always struggling financially. My goal—even as a young child—was to provide a better life for my parents and make them proud of me.

Due to China's one-child policy that began in the 1980s, my parents were unable to have additional children and wished that I was a boy, which caused me great pain as a child. [REDACTED]

[REDACTED]
[REDACTED] I was a hardworking and studious child, which is how I sought to make my mother happy and get my father's attention. [REDACTED]

Because of my family's financial circumstances, I worked part-time on the weekends to help my parents with expenses. After graduating from high school, I attended Wuhan University of Science and Technology—one of the top schools in Wuhan. I was devastated when I was forced to drop out of college in 2003 when we immigrated to the United States.

On September 9, 2003, one week before my twenty-first birthday, my mom and I arrived in California, and my father joined us six months later. My grandfather, a victim of the Chinese Cultural Revolution, had sponsored our immigration. He had immigrated to the United States in 1982, starting a new life for himself in San Francisco. I remember every time my grandfather returned to China to visit relatives, he would tell me that as long as you work hard, you have endless opportunities in America.

My parents and I believed in the American dream, but our first year in America was really hard. We lived with my uncle in a small, one-bedroom apartment in Oakland, California. [REDACTED]
[REDACTED]. We had no income, no friends, and struggled immensely. I spoke little English with a heavy accent, and my parents spoke no English at all. My mother used to look at the sky and cry. My parents depended on me for everything. I missed Wuhan and my friends so very much.

I felt such a great burden knowing that my parents had left everything behind in China to provide me a better future. I knew I had to work hard to help my family, and I found a job working at a Chinese-owned travel agency in San Francisco's Chinatown and took ESL classes at night. We eventually moved from my uncle's Oakland apartment into the house owned by the older couple that my mother worked for in San Francisco. We lived downstairs in a one-bedroom converted apartment inside the garage. Life was hard. I remember comforting my mom, assuring her that we wouldn't live in a garage forever.

In December 2007, I married [REDACTED] a fellow Chinese immigrant whom I had met on a Chinese dating website. I genuinely thought we made a perfect match: his family also came from Wuhan, he held a steady job working in technology sales, and he offered me the promise of a better life. I was so happy that I did not have to live in the garage anymore and my parents could visit me on weekends at my own house.

Unfortunately, our marriage didn't last long. In early 2009, I left [REDACTED] and returned to my parents' one bedroom garage converted unit. [REDACTED]

[REDACTED] left our marriage with no assets and more than \$20,000 in debt. We officially divorced in January 2010.

Even though getting divorced was painful, I was relieved to leave behind a bad marriage and ready for a new chapter. In May 2009, I started a new job working as a bank teller at Sterling Bank's Portola branch. I was 26 years old, without a college degree, and had no experience in the banking or lending industry. My starting salary was \$29,000, but I was so excited by this chance for a fresh start after the end of my marriage—I thought my American dream was finally coming true. Little did I know, this was just the beginning of the nightmare.

My Conduct

I do not dispute that I engaged in the illegal conduct involving the Advantage Loan Program ("ALP") as described in my Plea Agreement. I know now what I did was wrong and I fully acknowledge that I alone am responsible for my conduct. But as you consider my sentence, I respectfully ask that Your Honor take into consideration that I carried out the offense at the direction of Sterling Bank's most senior leaders, including Scott Seligman ("Scott"), Sterling Bank's founder and controlling shareholder. I realize now that Scott recruited me to help with the ALP because I was young, had no training in the lending and banking industry, and I was the only lending officer for a time who spoke Chinese at Sterling Bank, and the program targeted the Chinese community.

I first met Scott in December 2009 when he visited Sterling Bank's Portola branch and talked with me on the teller line. Soon, I was transferred to Sterling Bank's Montgomery Street branch, just blocks away from Scott's corporate office in San Francisco. Scott visited this branch one day while I was working, and he invited me to tour his office on the 40th floor of the Transamerica Pyramid Building. [REDACTED]

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After I expressed interest in Sterling Bank's loan program, Scott quickly had me promoted to assistant loan officer and then loan officer—even though I had no experience in residential lending and received no formal training from Sterling Bank in loan underwriting. Instead, I learned how to originate loans through on-the-job training by shadowing other loan officers. Through these promotions, I came to understand the impact Scott could have on my career. In the summer of 2011, management at Sterling Bank created the ALP, which was headed and developed by Scott, Thomas Lopp (Chief Operating Officer and Chief Financial Officer), Michael Montemayor (President, Commercial & Retail Banking and Chief Lending Officer), and Jonathan Kolk (Head of Underwriting. Both Montemayor and Kolk had previously worked at the now-defunct World Saving Bank, and had made millions of low documentation "NINA" ("no income, no assets") loans before joining Sterling Bank. Kolk later worked at Sterling Bank's headquarters and managed underwriting of the ALP loans. Montemayor, as President of Retail and Commercial Banking and Chief Lending Officer, supervised that department, including Kolk. Although I was still a junior loan officer who had been working in lending for less than one year, I was recruited to help with the program and soon became its top producer. I wanted to do my job well, help my customers, and gain the respect of my supervisors.

I understood the ALP to be another form of loans that Sterling Bank was marketing to members of the Asian Community—new immigrants, with little credit history and jobs that paid in cash. I believed that the ALP protected Sterling Bank through large down payments that mitigated risk, while giving a lifeline to new Asian immigrants lacking sufficient credit for traditional mortgages. I also understood—through colleagues and my direct supervisor, John Frelich (Vice President, Residential Lending)—that the forms of verification used by Sterling Bank were compliant with regulations. I relied on representations from senior management as there was just a very short passage in Sterling Bank's loan handbook that detailed the ALP procedures.

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Even if I spoke up, what difference would it make?

On November 1, 2019, my life came crashing down when I was fired. One week before, Sterling Bank had asked my team and me to fly to Michigan to meet with its legal counsel. Michael Montemayor had assured me that I had nothing to worry about, and said this meeting was required by the Office of the Comptroller of the Currency. Scott had even left me voicemail reassuring me that I wasn't in trouble.

I visited Scott's apartment for the final time in June 2020—about seven months after I was fired, and more than ten years after I first met him at Sterling Bank's Portola branch. He wanted to discuss another potential business opportunity he created for me: a mortgage brokerage that would have a similar loan program as the ALP.

The Consequences of My Conduct

I accept responsibility for my participation in the ALP, and I feel great shame and remorse for my offense. On May 19, 2021, the earliest opportunity provided by the government, I pleaded guilty to Conspiracy to Commit Bank Fraud and Wire Fraud. As part of my agreement to cooperate with the government's investigation, I have participated in multiple interviews, and provided full and comprehensive information to the government. I repeatedly continued my own sentencing and resolution in the case for over three years in order to continue providing substantial cooperation, and I have complied with any and all requests posed by the government.

Even before my sentencing, I have had to suffer through the life-changing consequences of my actions. My behavior has changed the trajectory of my family's life in the United States. I was living out my parents' biggest dreams for me and I failed them. My entire family has paid for my offense and I have paid with my livelihood, my health, my reputation, and my financial security.

After losing my job in November 2019, I was out of work until June 2021. I have since provided for my family by working as a waitress, through my Airbnb rental income, and my savings. On October 4, 2022, I entered a consent order with the OCC that prohibits me from working in the banking industry. Given that I am prohibited from further working in the banking industry, I will never work as a loan officer again and make a salary close to what I previously made. I am the sole bread-winner for my family, so this means that we will have to suffer through this as a family.

I have also suffered emotionally. My indictment was the subject of headlines and I had to endure public humiliation in my professional and social communities and know that my family has to suffer the same. I have had to deal with the stress of trying to keep my family's finances afloat and figure out how I will pay any debt that I will owe as a result of my

conduct. During the course of the government's criminal investigation, **REDACTED**
REDACTED I have had to deal with the shame in the eyes of my
parents. And I have had to watch my parents suffer emotionally knowing that I created this
nightmare.

I have learned many bitter lessons from this experience and some sweet ones. I have found
a tremendous amount of empathy for others that go through painful life events. Since I
pleaded guilty, we have spent more time together and my relationship with my father has
improved. My parents accept who I am and understand that I made mistakes in my life. I
continue to try to rehabilitate myself and re-earn the respect of my family and friends. My
illegal acts were truly an aberration, not indicative of who I am overall, as a person, mother,
daughter and member of my community.

In February 2024, I was blessed by the birth of my daughter, **REDACTED**. My
partner and I were ready to be parents, and we were both so overjoyed by **REDACTED** arrival into
the world. I feel that my prayers have been heard by God. Her birth was like a light in my
dark night. The world gave me another chance to be a better person. My first priority now is
my daughter, and to do my best raising her. Whenever I see my daughter's adorable little
face, my heart fills with excitement and joy. I hope when she wakes up from a nightmare and
looks for her mom, I can be there by her bedside immediately. I hope I can hear her call me
"Mom" for the first time. I hope when she takes her first step, I can be there to capture every
moment. I want to make sure that **REDACTED** is provided for and has a happy childhood, filled with
opportunities and a good education. When my daughter grows up, I will tell her my story and
advise her to make right decisions.

I plead, Your Honor, for your mercy in granting me home detention, which would allow me to
move on with my life and continue to be with my infant daughter. I am my daughter's primary
caregiver and devote myself to her care and development. I hope I can always be there for
her and not miss out on the important moments in my daughter's life. She needs me, and I
need her.

Thank you for your time in considering my case.

Sincerely,

/s/ Yihou Han

Yihou Han

